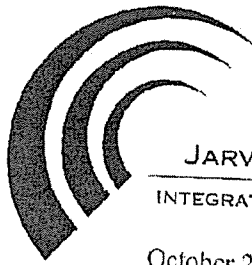


# **EXHIBIT B**



**JARVIS & MANDELL LLC**  
INTEGRATED PLANNING SOLUTIONS

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October 2, 2002

John & Lorraine:

I understand that you, John, spoke with David earlier today and you had a few questions.

I hope this fax answers those questions.

**1.) How long do these policies last?**

The policies are designed to last to age 100. If there is \$1 of cash value at age 100, the policies will last until the two of you pass away – even if you do live to 150.

**2.) What can I do if I don't have any Unified Tax Credit remaining?**

You can make gifts to a trust starting now. You and your wife can make gifts of almost \$200,000 per year. This is shown in the accompanying spreadsheet titled: "Effect on All Accounts and Cash Flow." It will save you gift taxes on over \$800,000 of value.

**3.) Exactly what taxes will I have to pay under this scenario?**

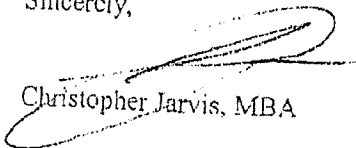
If you look in the "Effect on All Accounts and Cash Flow" spreadsheet, you will see that we started you off with \$2,900,000 of IRA value and \$2,000,000 of brokerage accounts (I tried to leave out the annuity). If you spend the entire \$2,900,000 of IRA funds (over three years) and you spend \$334,355 of brokerage account assets (between now and June, 2005), you can achieve this plan. Of that \$3,234,355 that you reduce your accounts, income taxes will account for \$561,949 and gift taxes will account for approximately \$109,785.

In other words, if you are willing to deplete your IRA funds completely and see a gross reduction in your brokerage accounts by \$334,355 over 3 years, we can leave your children at least \$10,325,000 of tax-free death benefit when you and Lorraine pass away.

I apologize in advance that the spreadsheet is a little complicated. I just wanted to show you something that had all of the information.

Thanks again for your cooperation.

Sincerely,

  
Christopher Jarvis, MBA

*FLW 134212267*